

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: MERCZEL, GABOR WILLIAM	§	Case No. 07-06906
MOMMSEN, NANCY LEE	§	
	§	
Debtor(s) MERCZEL, NANCY LEE	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOHN E. GIERUM, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of the Bankruptcy Court
Dirksen Federal Courthouse
219 S Dearborn Street, 7th Floor
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 02:00pm on 01/06/2012 in Courtroom B, Lake County Courthouse, Park City Branch Court
301 Greenleaf Avenue
Park City, IL 60085-5725.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 11/25/2011

By: /s/JOHN E. GIERUM

Trustee

JOHN E. GIERUM
SUITE 1015
9700 WEST HIGGINS ROAD
ROSEMONT, IL 60018
(847) 318-9130

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: MERCZEL, GABOR WILLIAM	§	Case No. 07-06906
MOMMSEN, NANCY LEE	§	
	§	
Debtor(s) MERCZEL, NANCY LEE	§	

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	10,410.57
and approved disbursements of	\$	7,368.65
leaving a balance on hand of ¹	\$	3,041.92

Balance on hand: \$ 3,041.92

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 3,041.92

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOHN E. GIERUM	2,186.92	0.00	2,186.92
Accountant for Trustee, Fees - Lois West, Popowcer Katten, Ltd.	855.00	0.00	855.00

Total to be paid for chapter 7 administration expenses: \$ 3,041.92

Remaining balance: \$ 0.00

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 0.00

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$1,200.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
9	David H. Bray	1,200.00	0.00	0.00

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 98,388.56 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Country Mutual Insurance Company as subrogee	16,406.57	0.00	0.00
2	Midwest Woodwork & Veneering	36,814.13	0.00	0.00
3	Portfolio Recovery Associates, LLC.	2,903.77	0.00	0.00
4	Portfolio Recovery Associates, LLC.	2,757.53	0.00	0.00
5	Daniel T. Kim, DDS	335.00	0.00	0.00
6	E.Kinast Distributors	1,936.69	0.00	0.00
7	ComEd	1,414.77	0.00	0.00
8	Ford Motor Credit Company	4,430.10	0.00	0.00
10	Counterpoint Cabinetry, Inc	31,390.00	0.00	0.00

Total to be paid for timely general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 1,430.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
11	Rockford Health Systems Anes.	1,430.00	0.00	0.00

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/JOHN E. GIERUM

Trustee

JOHN E. GIERUM
SUITE 1015
9700 WEST HIGGINS ROAD
ROSEMONT, IL 60018
(847) 318-9130

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 8
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Gabor William Merczel
 Nancy Lee Mommsen
 Debtors

Case No. 07-06906-ABG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: cmendozal
 Form ID: pdf006

Page 1 of 3
 Total Noticed: 52

Date Rcvd: Nov 28, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2011.

db/jdb +Gabor William Merczel, Nancy Lee Mommsen, 1127 Country Club Road,
 Lake Zurich, IL 60047-2134
 11308196 +AT T Telephone, SBC Ameritech, P.O. BOX 769, Arlington, Tx 76004-0769
 11308197 +AT T Universal Card, P.O. Box 12914, Norfolk, VA 23541-0914
 11308194 +Alexian Brothers Hospitals, 800 Biesterfield Road, Elk Grove Village, IL 60007-3396
 11308195 +American Chartered Bank, 1199 E. Higgins Road, Schaumburg, IL 60173-4711
 11502981 +Benjamin Hayne, 38 W 653 Huntley Road, Dundee, IL 60118-9362
 11308227 +Brendan A. Maher, Williams & McCarthy, P.O. Box 219, Rockford, IL 61105-0219
 11308199 +Brooklyn Hardware LLC, 2732 SE Steele Street, Portland OR 97202
 11308200 +Businessmen's Collection Bureau, P.O. Box 657, Freeport, IL 61032-0657
 11308208 +CV Cabinet Co., c/o Estate Cabinetry, 14553 Edison Drive, New Lenox, IL 60451-3672
 11502982 +Christopher Nicholson, 38 W 653 Huntley Road, Dundee, IL 60118-9362
 11308204 +Codilis Assoc. P.C., 15W030 N Frontage Road, Suite 100, Burr Ridge, IL 60527-6921
 11308206 +Counterpoint Cabinetry, Inc., 314 Ridge Road, Willmette, IL 60091-3218
 11308207 +Country Mutual Insurance Co., P.O. BOX 219, Burr Ridge, IL 60527
 11341314 +Country Mutual Insurance Company as subrogee, c/o Thomas P. Sandquist, Po Box 219,
 Rockford, IL 61105-0219
 11308209 +D D Petroleum, 850 E. Northwest Hwy, Palatine, IL 60074-6505
 11308225 +Daniel T. Kim, DDS, 519 Ela Rd., Lake Zurich, IL 60047-2317
 11308210 +Darius Adakauskas, 136 Mohawk Trail #C, Lake Zurich, IL 60047-3214
 11502983 +David H. Bray, 714 Nordic Court, Batavia, IL 60510-3230
 11308211 +Deutsche Bank, c/o Codilis & Assoc., 15W030 N Frontage Road, Suite 100,
 Burr Ridge, IL 60527-6921
 11308212 +E. Kinast Distributors, 9362 W. Grand Av., Franklin park, IL 60131
 11635682 +E.Kinast Distributors, 6350 Church Road, Hanover Park, IL 60133-4804
 11308213 +Estate Cabinetry, Inc., 14553 Edison Drive, New Lenox, IL 60451-3672
 11308214 +Ford Motor Credit, P.O. Box 3228, Naperville, IL 60566-3228
 11736742 +Ford Motor Credit Company, C/O Freedman Anselmo Lindberg and Rappe, PO Box 3216,
 Naperville IL 60566-7216
 11308216 +Freeport Rural Ambulance Serv., PO Box 123, Freeport, IL 61032-0123
 11308217 +Greatlakes Architectural Woodworking Inc, 2135 W. Fulton Street, Chicago, IL 60612-2313
 11308219 +HSBC Card Services, P.O. Box 17051, Baltimore, MD 21297-1051
 11308218 +Hauselman, Rappin Olswant, Ltd., 39 S. LaSalle St., Suite 1105, Chicago, IL 60603-1720
 11308223 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, Mail Stop 5010 CHI,
 230 S. Dearborn Street, Chicago, IL 60604)
 11308222 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114)
 11308220 Illinois Department of Revenue, Springfield, IL 62719-0001
 11308221 +Internal Revenue Service, Associate Area Counsel, SB/SE, 200 West Adams Street, Suite 2300,
 Chicago, IL 60606-5231
 11308224 Keller Williams Success Realty, Barrington, IL, Elaine Madden
 11308226 Landmark Investment Properties, LTD, 829 W. Rollins Road, Round Lake Beach, IL 60073
 11502985 +Merchants Credit Guide Co, Collecting Agent for NCO Portfolio Mgmt, 223 W Jackson Blvd,
 Chicago, IL 60606-6912
 11308229 #+Midwest Woodwork & Veneering, 150 East Chicago Street, Cary, IL 60013-2948
 11308230 NCO Financial Systems, Inc, P.O. Box 15630, Dept. 16, Wilmington DE 19850-5630
 11308231 Nextel Sprint, P.O. BOX 541023, Los Angeles, CA 90054-1023
 11308233 +Owl Hardwoods Lumber Co., 926 S. Graceland Avenue, Des Plaines, IL 60016-6510
 11620236 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC., c/o At & T Universal Card,
 POB 41067, NORFOLK VA 23541)
 11308234 Primus Financial Services, P.O. BOX 681811, Franklin, TN 37068-1811
 11308235 +Rockford Health Systems Anes., P. O. Box 2526, Loves Pk, IL 61132-2526
 11308236 +Rockford Mercantile, 2502 S. Alpine Road, Rockford, IL 61108-7813
 11308238 +Sprovieri's Custom Countertops, 55 Laura Drive, Addison, IL 60101-5111
 11308239 +State Farm Insurance, 5600 W. Maple Rd Ste C301, West Bloomfield, MI 48322-3700
 11308240 +Tesko, 7350 W. Montrose, Norridge, IL 60706-1158
 11308228 +Thomas J. Marshall, c/o Emanuel Lennox, 5600 W. Maple Rd. Ste C301,
 West Bloomfield, MI 48322-3700
 11308241 +UPS, PO Box 650580, Dallas, TX 75265-0580

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

11308198 +E-mail/Text: rkeck@wurthbaersupply.com Nov 29 2011 03:16:31 Baer Supply Co.,
 909 Forest Edge Dr., Vernon Hills, IL 60061-3149
 11308205 E-mail/Text: legalcollections@comed.com Nov 29 2011 03:14:25 ComEd, Bill Payment Center,
 Chicago, IL 60668-0002
 11308232 E-mail/Text: bankrupt@nicor.com Nov 29 2011 03:13:22 Nicor, P.O. Box 2020,
 Aurora, IL 60507-2020

TOTAL: 3

District/off: 0752-1

User: cmendozal
Form ID: pdf006

Page 2 of 3
Total Noticed: 52

Date Rcvd: Nov 28, 2011

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11308237 Rockford, IL 61107
11308201* +Businessmen's Collection Bureau, P.O. Box 657, Freeport, IL 61032-0657
11308202* +Businessmen's Collection Bureau, P.O. Box 657, Freeport, IL 61032-0657
11502984* +Internal Revenue Service, Associate Area Counsel, SB/SE, 200 West Adams Street, Suite 2300,
Chicago, IL 60606-5231
11308203 ##+Chicago Tribune, P.O. Box 6315, Chicago, IL 60680-6315
11308215 ##+Freeport Fire Dept. Ambulance Serv., PO Box 312, Freeport, IL 61032-0312

TOTALS: 1, * 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

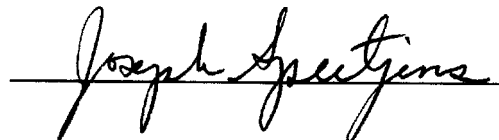
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2011

Signature:



District/off: 0752-1

User: cmendozal
Form ID: pdf006

Page 3 of 3
Total Noticed: 52

Date Rcvd: Nov 28, 2011

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2011 at the address(es) listed below:

David P Leibowitz on behalf of Debtor Gabor Merczel dleibowitz@lakelaw.com,
czuniga@lakelaw.com;jhennard@lakelaw.com;ECF@lakelaw.com

John E Gierum jgierum@7trustee.net, IL25@ecfcbis.com

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

Rachael A Stokas on behalf of Creditor Litton Loan Servicing as Servicer ND-Two@il.cslegal.com

TOTAL: 4